



IOWA RECOVERY TIMES

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**Safer, Stronger,
Smarter**

www.rio.iowa.gov

MARCH IS “FLOOD AWARENESS MONTH”

At a press conference on March 4, Governor Chet Culver proclaimed March Flood Awareness Month, kicking off a month-long public information campaign to educate Iowans about flood insurance, disaster precautions and other safety facts. Flood

awareness is particularly important since Iowa is still recovering from the floods and storms of 2008. The 2008 disaster was not only the worst natural disaster to strike the state, but is considered one of the largest disasters on record in U.S. history.

“What happened in 2008 has

made us all aware of the need to be prepared,” said Governor Culver. “We want all Iowans to understand what resources are available to minimize loss should another flood event occur. It is especially important for Iowans to be aware of whether they live

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FLOOD SYMPOSIUM HIGHLIGHTS HOW IOWA CAN BE BETTER PREPARED FOR FUTURE FLOODS

A flood symposium held Tuesday, March 9 at the State Historical Building, highlighted the conditions which set the stage for historic flooding in 2008, as well as steps Iowa could take to be better prepared for future floods.

The symposium, hosted by the University of Iowa’s Center for Global & Regional Environmental Research, brought together leading environmental scientists in the state to discuss how trends in Iowa’s precipitation and run-off are resulting in more frequent flood events. Cedar Falls city council member Kamyar Enshayan detailed the steps his community took after 2008 to minimize the impact from future flooding.

Rebuild Iowa Office Executive Director Lt. Gen. Ron Dardis gave a brief overview of this year’s proposed disaster recovery legislation. Ecologist Cornelia “Connie” Mutel, a historian and archivist at the University of Iowa College of Engineering, presented the new book entitled “A Watershed Year: Anatomy of the Iowa Floods of 2008.” The book, edited by Mutel, is a collection of essays by physical and environmental scientists, hydrologists, economists, public policy experts, engineers and community managers that describes the floods in 2008, discusses what can be learned from the experience and describes how to mitigate future flooding.

Roughly 150 people were in



RIO Executive Director Lt. Gen. Ron Dardis speaks at the Flood Symposium held March 9.

attendance.

For more information about the book, published by the University of Iowa Press, visit <http://uiopress.uiowa.edu/books/2010-spring/mutel-water.htm>.

FLOOD AWARENESS MONTH (continued from page 1)

in or near a flood plain, and discuss flood preparations with their families.”

Throughout March, the Rebuild Iowa Office, the Iowa Insurance Division, the Iowa Department of Natural Resources and the Iowa Homeland Security and Emergency Management Division will share flood-related information and safety tips with the media and the public.

“It is important for all of these agencies to come together for this partnership,” said Rebuild Iowa Office Executive Director Lt. General Ron Dardis. “This month is meant to be so much more than a reminder of the disasters we’ve endured in the past. It is a call to action that we must be prepared for when, not if, the next disaster strikes.”

Officials also want to make sure Iowans are aware of the availability of the National Flood Insurance Program (NFIP). This is particularly important to consider in March as Iowa’s snow begins to melt. Unlike homeowner’s insurance, there is a 30-day waiting period before flood insurance begins once a person purchases a policy. According to the NFIP, a home located in a flood



Gov. Culver declares March “Flood Awareness Month” with representatives from Iowa Homeland Security and Emergency Management Division, Iowa Insurance Division, Iowa Department of Natural Resources and the Rebuild Iowa Office.

plain has a seven times greater risk of having a flood than a fire.

People may purchase flood insurance for a home or business, regardless of whether the property is in a flood plain as long as the community is participating in the National Flood Insurance Program. Iowans can find out whether a particular community is enrolled in the program by visiting the Rebuild Iowa Office’s Web site at www.rio.iowa.gov.

Another helpful Web site for Iowans to refer to is www.FloodSmart.gov. Homeowners, renters and small business owners can estimate their premiums and calculate their flood insurance rate. There are currently more than 15,360 flood insurance policies in Iowa.

Iowans can learn more about flood safety tips and how to create a family emergency plan at www.bereadyiowa.org.

IOWANS ENCOURAGED TO REGISTER AS DISASTER VOLUNTEERS

With flooding already beginning in Iowa and predictions of additional flooding in late spring and early summer, the state is encouraging Iowans to sign up as disaster volunteers.

Volunteers may register or search for existing opportunities through the state’s online volunteer matching portal: www.volunteeriowa.org.

There is currently no need for disaster volunteers for flood response, however, if this changes, a person will be preregistered to volunteer by signing up on the Web site. Registered volunteers will then be contacted if they are needed in specific locations.

In addition to the state’s volunteer database, local emergency managers have separate systems in place to recruit and use volunteers that may be

needed for disaster response. Often, emergency managers will advertise for additional volunteers through media outlets.

In 2008, more than 33,000 registered volunteers assisted in the initial response to and recovery from the floods, storms and tornadoes. Those registered volunteers clocked more than 798,000 hours between July and October 2008.

RIO FLOOD FORUM HOST NAMED “AGENCY OF THE YEAR”

Millhiser Smith Agency, a risk management/insurance agency based in Cedar Rapids, was selected as “Agency of the Year” by the Federal Emergency Management Agency and the National Flood Insurance Program.

Millhiser Smith was one of only three agencies in the nation selected for the award.

Much of the reason for Millhiser Smith’s selection was the public “Flood Forum” it helped organize and host on Aug. 12 in Cedar Rapids. The Flood Forum gave disaster-impacted Iowans living in the area the opportunity to learn more about recovery programs related to the 2008 disasters and how to protect themselves and their property against future flooding. The Millhiser Smith Agency asked the Rebuild Iowa Office (RIO) to assist in

coordinating content and speakers for the Cedar Rapids Flood Forum.

Speakers included representatives from the City of Cedar Rapids, Rebuild Iowa Office, Iowa Finance Authority, Iowa Department of Economic Development, Iowa Department of Natural Resources, National Flood Insurance Program, Linn Area Long-Term Recovery Coalition, among others. Presentations focused on assistance to flood-affected residents, flood insurance basics, flood mapping information and a progress report from Cedar Rapids officials.

Representatives from the insurance industry, state agencies and disaster-assistance programs were available to talk with visitors and to answer questions.

“IOWA MORTGAGE HELP” A RESOURCE FOR DISASTER-AFFECTED HOMEOWNERS

Faced with the financial difficulties from both Iowa’s historic storms, tornadoes and floods of 2008 and the global economic downturn, some homeowners may find themselves in a difficult position. Iowa Mortgage Help would like to remind Iowans that their services are available to assist Iowans in finding solutions to their situation.

Iowa Mortgage Help is Iowa’s state-sponsored safe and free mortgage counseling resource and offers trained, respectful, nonjudgmental counselors at Iowa Mediation Services (IMS). Callers should be prepared to provide counselors with an honest explanation of their situation.

Counselors may refer callers to a local counseling agency that can help them with issues such as personal finances and budgeting so mortgages can be paid in full and on time.

For more serious situations, the counselor may suggest that the caller continue to work with IMS, which provides more complete services to homeowners. IMS will act as a neutral third party, and will work with the caller and his or her lender to find a long-term solution to the situation. IMS may also work directly with the loan servicer.

Individual homeowners and their challenges can vary. The solution that is appropriate for one homeowner may not be the best solution for another. The goal of the Iowa Mortgage Help initiative is to provide individualized assistance to each person who seeks it.

Iowans who fear they may not be able to make their mortgage payment are encouraged to contact Iowa Mortgage Help at 877-622-4866 or www.iowamortgagehelp.com.

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The Rebuild Iowa Office



The Rebuild Iowa Office is tasked with ensuring that the state rebuilds safer, stronger and smarter than before the 2008 disasters. The RIO is supported by a professional staff made up of existing state employees and hired full-time staff to allow it to achieve its mission, vision, goals and objectives. Throughout its initiatives, the RIO is committed to a recovery and rebuilding process that is fair and equitable to everyone.

www.rio.iowa.gov

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DISASTER-RELATED BUSINESS PROGRAMS MODIFIED TO PROVIDE MORE ASSISTANCE

Business owners across the state who were impacted by the 2008 disasters now have access to additional recovery assistance under two disaster programs established in 2009. The modifications were made after the Iowa Dept. of Economic Development (IDED) and Rebuild Iowa Office (RIO) met with Cedar Rapids city staff and leaders to address the continued unmet needs of businesses affected by 2008 floods.

The changes to the business assistance programs will be funded through \$85 million of the state's nearly \$800 million in Community Development Block Grant (CDBG) funds from the U.S. Dept. of Housing and Urban Development (HUD).

Funds are awarded on a first-come, first-served basis. Small business owners should apply or update their applications at their local Council of Government or Entitlement City.

Modifications have been made to the following programs:

Business Rental Assistance Program:

This program assists businesses remaining in or locating in rental space that was physically damaged by the 2008 natural disasters. Initially, this program allowed

business owners up to \$50,000 to help offset building rental lease payments for a maximum of six months. The funds could also be used for expenses associated with replacing damaged machinery, office furniture, supplies and other equipment.

Now, businesses can use up to \$50,000 for rental assistance AND receive reimbursement of 75 percent (or up to \$75,000) of the actual replacement costs for damaged equipment.

Loan Interest Expense Program:

The continued existence of many businesses is threatened by the expense of new debt acquired as a result of the disasters. This program provides funds to business owners to pay for the interest on an SBA or private loan for disaster recovery. Up to a total of \$50,000 in funds will be provided to a business, for a maximum of three years.

The date a business must close on their physical disaster loan has been extended from June 1, 2009 to June 30, 2010. The maximum reimbursable interest rate is set at 8 percent. (Note: The close date for economic injury loans still remains at June 1, 2009.)

Clip & Save...

Federal Agencies

General FEMA Information	800.621.FEMA (3362)
TTY for hearing/speech impaired	800.462.7585
FEMA Fraud Detection	800.323.8603
National Flood Insurance Program	800.427.4661
TTY for hearing/speech impaired	800.427.5593
Social Security Administration	800.772.1213
U.S. Small Business Administration	800.659.2955
Internal Revenue Service	800.829.1040
TTY for hearing/speech impaired	800.829.4059
Tax-Related Disaster Relief	866.562.5227
Housing & Urban Development Hotline	800.669.9777
Department of Veterans Affairs	800.827.0648

Iowa Contacts

For up-to-date disaster and recovery information visit the Rebuild Iowa Office Web site at www.rio.iowa.gov.

If you have questions about consumer fraud, contact Attorney General's Consumer Protection Division
888.777.4590 or 515.281.5926

To volunteer or make donations, contact:
Iowa Concern Hotline 800.447.1985

Disaster Unemployment Information 800.JOB.IOWA

Iowa Mortgage Help 877.622.4866 or
www.IowaMortgageHelp.com

Ticket to Hope crisis counseling
(call the Iowa Concern Hotline) 800.447.1985

Iowa Other Needs Assistance 800.659.2955

Other Needs Assistance 866.434.4692